

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-26242-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Borace Jr.	Alexis L. Borace
29 Craig Court	29 Craig Court
Totowa, NJ 07512	Totowa, NJ 07512

Social Security No.:

xxx-xx-1819	xxx-xx-2787
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Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 7/21/22
Time: 02:00 PM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Jamal J Romero, Debtor's Attorney,
period: 10/15/2019 to 6/21/2022

COMMISSION OR FEES

\$7834,

EXPENSES

\$1057.25.

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: June 21, 2022

JAN:

Jeanne Naughton
Clerk

In re:
Stephen Borace, Jr.
Alexis L. Borace
Debtors

Case No. 19-26242-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 21, 2022

User: admin
Form ID: 137

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124
aty	+ Carlos Rendon, 700 79th Street, North Bergen, NJ 07047-6385
r	+ Greg Balderacchi, 17 State Street, #400, New York City, NY 10004-1551
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518423486	+ Mrc/united Wholesale M, 585 South Blvd E, Pontiac, MI 48341-3163
518443631	+ New York Eye & Ear Infirmary, Attn: Finance Dept., 310 East 14th Street, New York, NY 10003-4297
518423494	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518423493	+ Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518423495	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518449888	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518503081	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2022 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 21 2022 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518534459	Email/Text: ally@ebn.phinsolutions.com	Jun 21 2022 21:58:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518423472	+ Email/Text: ally@ebn.phinsolutions.com	Jun 21 2022 21:58:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518503148	Email/PDF: bncnotices@becket-lee.com	Jun 21 2022 22:01:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518423473	+ Email/PDF: bncnotices@becket-lee.com	Jun 21 2022 22:01:44	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518423474	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2022 21:58:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518512210	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 21 2022 21:59:00	Bank of America, N.A., P O Box 982284, El Paso,

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			TX 79998-2284
518423475	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2022 22:01:24	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518454227	+ Email/PDF: ebn_ais@aisinfo.com	Jun 21 2022 22:01:36	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518423477	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:46	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518542897	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:38	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518423478	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:37	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518423479	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518443630	+ Email/Text: Collections_Bankruptcies@encoreexchange.com	Jun 21 2022 21:58:00	Computer Credit, Inc., 640 West 4th Street, PO Box 5238, Winston Salem, NC 27113-5238
518423481	Email/Text: mrdiscen@discover.com	Jun 21 2022 21:58:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518423480	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:38	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518542900	Email/Text: bnc-quantum@quantum3group.com	Jun 21 2022 21:59:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518434641	Email/Text: mrdiscen@discover.com	Jun 21 2022 21:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518429145	Email/Text: EBNBKNOT@ford.com	Jun 21 2022 21:59:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
518423482	+ Email/Text: EBNBKNOT@ford.com	Jun 21 2022 21:59:00	Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
519051784	Email/Text: Bankruptcy@Freedommortgage.com	Jun 21 2022 21:58:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519051785	Email/Text: Bankruptcy@Freedommortgage.com	Jun 21 2022 21:58:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518423484	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 21 2022 21:59:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518534725	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 21 2022 21:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518423476	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2022 22:01:41	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518573730	Email/PDF: resurgentbknotifications@resurgent.com	Jun 21 2022 22:01:28	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518573731	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 21 2022 22:01:28	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518503574	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 21 2022 21:58:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518423488	^ MEBN	Jun 21 2022 21:56:08	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518539170	+ Email/Text: bncmail@w-legal.com	Jun 21 2022 21:59:00	Prosper Marketplace Inc., C/O WEINSTEIN &

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			RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518530534	Email/Text: bnc-quantum@quantum3group.com	Jun 21 2022 21:59:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518531219	Email/Text: bankruptcy@roundpointmortgage.com	Jun 21 2022 21:58:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
518423489	+ Email/Text: clientservices@remexinc.com	Jun 21 2022 21:58:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518423490	^ MEBN	Jun 21 2022 21:54:54	RoundPoint Mortgage Servicing Corporation, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
518423487	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 21 2022 21:58:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518538399	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518425948	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518423491	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:23	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518423492	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:34	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518520385	+ Email/PDF: ebn_ais@aisinfo.com	Jun 21 2022 22:01:36	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518423493	+ Email/PDF: Bankruptcyntices_CCSBKOperations@wellsfargo.com	Jun 22 2022 11:56:46	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518423495	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Jun 22 2022 11:46:27	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518449888	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Jun 22 2022 11:46:27	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518503081	Email/PDF: Bankruptcyntices_CCSBKOperations@wellsfargo.com	Jun 22 2022 11:56:46	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518423483		HOA
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518524485	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518423485	##+	Marianne Ecanosti, 10 Sunrise Drive, Wayne, NJ 07470-4230

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
David L. Stevens	on behalf of Debtor Stephen Borace Jr. dstevens@scura.com, ecfbkfilings@scuramealey.com;pevangelista@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor Stephen Borace Jr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;mmoreira@scura.com;spereyra@scura.com;bramirez@scura.com
Jamal J Romero	on behalf of Joint Debtor Alexis L. Borace jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;mmoreira@scura.com;spereyra@scura.com;bramirez@scura.com
Maria Cozzini	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Roundpoint Mortgage Servicing Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 10	